



CountrySide
Bank
FDIC

Formerly
First National Bank of Unadilla
The American Bank of Burr
Locally Owned and Managed Since 1888

September 9, 2005

FDIC
San Francisco Regional Office
Director Johns F. Carter
25 Jesse Street at Ecker Square
Suite 2300
San Francisco, CA 94105

2005 SEP 12 AM 10:33

RE: Wal Mart

Dear Mr. Carter,

I am writing in opposition to Wal Mart's application for deposit insurance for their pending Utah based Industrial Loan Company. I understand your office is responsible for approving or denying their application. I see this as enforcing the necessary regulations that continue this country's wise practice separating commerce and banking.

Whereas the ramifications of a single ILC in Utah will probably not be immediately noticeable nationwide, I think we can all agree that Wal Mart is not accustomed to doing anything small and localized. Once their foot is in the door, where will the line separating business and banking be drawn?

As a small community bank (\$52,000,000 in assets) serving a small rural community (Unadilla, NE population 386) I am convinced that our record of community reinvestment could not be matched by an ILC with ambitions anywhere remotely similar to Wal Mart's retail stores.

I encourage you to reject Wal Mart's application for deposit insurance.

Thank you for your consideration.

Sincerely,

Dave Hall, VP and Sr. Loan Officer

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